

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

MACIVER E ADDAQUAY

Case No.: 23-21005

Judge: MEH

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for March 26, 2025, at 9:00 a.m.

Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

I have prepared a modified plan seeking an extension of time to refinance my property. I am completely current with my Chapter 13 plan payments, having paid \$15,000 to the Trustee since filing this bankruptcy case. I will make the March 2025 Trustee payment in the ordinary course and will continue all ongoing Trustee payments in a timely manner until I refinance and pay off my case in full.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: March 11, 2025

/s/ Maciver E Addaquay

Debtor's Signature

Date: 3/11/25

Maciver E Addaquay

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.